

Amendments to the Claims

Claim 1 (Currently Amended) An information network based system for providing health care benefits, comprising:

an association with a plurality of members;

a parent management company component organized to manage a health care service for the association;

an association health component, organized by the parent management company as a subsidiary of the association and provided with the health care service and an operational process by the parent management company, the sales and administrative personnel of the association health component trained by the parent management company;

a wellness component under the direction of the parent management company to provide a preventative care and wellness education service to the association health component;

a risk management component providing a risk management service to the association health component under the direction of the parent management company;

a financial services component providing a financial service to the association health component under the direction of the parent management company;

a data management component organized to capture patient and employer data under the direction of the parent management company; and

a managing component configured to ~~general agent who~~ license[[s]] the operational process and manage[[s]] the operational process for the association health component.

Claim 2 (Original) The system of claim 1, wherein the association health component contracts the health care service from a service provider in coordination with the parent management company.

Claim 3 (Original) The system of claim 1, wherein the association health component operates as an association health plan company.

Claim 4 (Original) The system of claim 1, wherein the association health component operates as a captive association health plan company.

Claim 5 (Original) The system of claim 1, wherein the association health component is a workers compensation company and the health care service is a workers compensation insurance.

Claim 6 (Original) The system of claim 1, the risk management component further comprising:

- a substance abuse component providing substance abuse screening and substance abuse policies;

- a risk management education component providing risk management education programs; and

- a tracking component organized to track work and health related incidents.

Claim 7 (Original) The system of claim 1, further comprising a point of service component configured to provide identification and billing services on the site of a service provider.

Claim 8 (Original) The system of claim 7, wherein the point of service component comprises a data card configured to store patient data.

Claim 9 (Original) The system of claim 8, wherein the data card is a smart card.

Claim 10 (Original) The system of claim 8, wherein the data card is a magnetic strip card.

Claim 11 (Original) The system of claim 1, the wellness component further comprising a health products distribution component distributing health products to the association and the association members.

Claim 12 (Original) The system of claim 1, further comprising an Internet component configured to allow access to the data management component, the wellness component, the risk management component, a health care service provider, the association health component, and the parent management company.

Claim 13 (Original) The system of claim 1, further comprising a sales force organized to sell the health care service.

Claim 14 (Currently Amended) A method of providing health care benefits, the method comprising using an information network to perform the steps of:

recruiting an association with a plurality of members;

organizing an association health component under the direction of a parent management company as a subsidiary of the association;

providing the association health component with a health care service, an operational process, and a managing component configured to ~~general agent who~~ license[[s]] the operational process and manage[[s]] the operational process for the association health component;

managing the health care service for the association;

training the sales and administrative personal of the association health component;

providing a wellness service to the association health component under the direction of the parent management company;

providing a risk management service to the association health component under the direction of the parent management company;

providing a financial service to the association health component under the direction of the parent management company; and

providing a data management service to capture patient and employer for the association health plan component under the direction of the parent management company.

Claim 15 (Original) The method of claim 14, wherein association health component is a captive association health plan company.

Claim 16 (Original) The method of claim 14, wherein association health component is a workers compensation company and the health care service is a workers compensation insurance plan.

Claim 17 (Canceled).

Claim 18 (Canceled)

Claim 19 (Canceled)

Claim 20 (Original) The method of claim 14, further comprising providing access to the health care service, the wellness service, the risk management service, the association health component, the parent management company, and the data management service through an Internet component.